



General Assembly

February Session, 2012

Amendment

LCO No. 3515

SB0031903515SD0

Offered by:
SEN. CRISCO, 17th Dist.

To: Senate Bill No. 319

File No. 127

Cal. No. 123

**"AN ACT EXEMPTING CERTAIN INDIVIDUALS FROM CASUALTY
ADJUSTER LICENSING REQUIREMENTS."**

1 Strike everything after the enacting clause and substitute the
2 following in lieu thereof:

3 "Section 1. (NEW) (*Effective October 1, 2012*) (a) As used in this
4 section:

5 (1) "Portable electronics insurance" means insurance coverage for
6 the repair or replacement of a portable electronic device because of
7 loss, theft, operational or structural failure of such device due to a
8 defect in materials, skill or workmanship, damage or other similar
9 causes of loss. "Portable electronics insurance" does not include (A) an
10 extended warranty, as defined in section 42-260 of the general statutes,
11 as amended by this act, (B) an insurance policy covering a seller's or
12 manufacturer's obligations under a warranty, or (C) a homeowners,
13 renter's or other insurance policy that includes coverage similar to
14 portable electronics insurance;

15 (2) "Portable electronic device" means any hand-held or other easily
16 transported electronic equipment capable of providing or receiving
17 data communication, including, but not limited to, a text messaging
18 device, a paging device, a personal digital assistant, a laptop computer,
19 a mobile telephone, equipment that is capable of playing a video game
20 or a digital video disk or equipment on which digital images are taken
21 or transmitted;

22 (3) "Buyer" means a person who leases or purchases a portable
23 electronic device;

24 (4) "Enrolled buyer" means a buyer who elects coverage under a
25 portable electronics insurance policy;

26 (5) "Location" means any physical location in this state or any
27 Internet web site or call center site directed at residents of this state;

28 (6) "Portable electronics transaction" means the lease or sale of a
29 portable electronic device by a seller to a buyer;

30 (7) "Seller" means a person in the business of direct or indirect
31 portable electronics transactions;

32 (8) "Supervising entity" means an insurer or an insurance producer,
33 licensed in this state and authorized to write personal or commercial
34 risk insurance business in this state, appointed by an insurer to
35 supervise such insurer's portable electronics insurance program.

36 (b) (1) No seller shall offer or sell portable electronics insurance in
37 this state without obtaining a portable electronics insurance license
38 from the Insurance Commissioner as set forth in this subsection. Such
39 license shall authorize any employee or authorized representative of
40 such seller to offer or sell portable electronics insurance at each
41 location where the seller engages in portable electronics transactions.

42 (2) No such employee or authorized representative shall be required
43 to be licensed under chapter 701a of the general statutes, provided:

44 (A) The seller obtains and maintains such portable electronics
45 insurance license;

46 (B) The administration of the seller's portable electronics insurance
47 program is supervised directly by the insurer issuing portable
48 electronics insurance policies to enrolled buyers of such seller or is
49 supervised by a supervising entity of such insurer; and

50 (C) No such employee or authorized representative holds himself or
51 herself out as a licensed insurance producer.

52 (3) (A) (i) Any seller seeking to obtain or renew a portable
53 electronics insurance license shall submit an initial sworn application
54 to the Insurance Department on a form prescribed by the Insurance
55 Commissioner. Such application shall include (I) the name, residence
56 address and other information as said commissioner may require for
57 an employee or an officer of the seller that is designated by such seller
58 as the individual responsible for the seller's compliance with this
59 section. If the seller derives more than fifty per cent of its revenue from
60 the sale of portable electronics insurance, the seller shall include the
61 name, residence address and other information as said commissioner
62 may require for all of the seller's shareholders who are directly or
63 indirectly the beneficial owner of ten per cent or more of any class of
64 security of such seller, and for all of its officers and directors, and (II)
65 the address of the applicant's home office. Such application shall be
66 accompanied by the fees set forth in section 38a-11 of the general
67 statutes, as amended by this act. Each portable electronics insurance
68 license shall be valid for two years.

69 (ii) Any seller seeking to renew a portable electronics insurance
70 license shall submit to the Insurance Department any changes to the
71 initial application and any other information the Insurance
72 Commissioner may require and the renewal fee set forth in section 38a-
73 11 of the general statutes, as amended by this act.

74 (B) Any seller offering or selling portable electronics insurance in
75 this state prior to October 1, 2012, shall apply for a portable electronics

76 insurance license not later than ninety days after the Insurance
77 Commissioner makes the application for such license available. On
78 and after October 1, 2012, a seller shall obtain such license prior to
79 offering or selling portable electronics insurance in this state.

80 (c) At each location where a seller offers or sells portable electronics
81 insurance to buyers, such seller shall make available to prospective
82 buyers brochures or other written materials that contain all of the
83 following:

84 (1) A disclosure that portable electronics insurance may duplicate
85 insurance coverage already provided by a buyer's homeowners,
86 renter's or other insurance policy;

87 (2) A statement that enrollment in portable electronics insurance is
88 not required for a buyer to lease or purchase a portable electronics
89 device;

90 (3) (A) The identity of the insurer issuing the portable electronics
91 insurance policy, (B) the identity of the supervising entity of such
92 insurer, (C) the amount of any applicable deductible and a summary of
93 how such deductible is to be paid, (D) the insurance policy benefits,
94 and (E) key terms and conditions of such insurance policy, including,
95 but not limited to, whether, under such insurance policy, portable
96 electronic devices may be repaired or replaced with similar make and
97 model reconditioned or nonoriginal manufacturer parts or equipment;

98 (4) A summary of the process for filing a claim, including a
99 description of how to return portable electronic devices and the
100 maximum fee applicable if the buyer fails to comply with any
101 equipment return requirements; and

102 (5) A statement that a buyer enrolled in a portable electronics
103 insurance policy may cancel, in writing, such insurance policy at any
104 time and that the person paying the premium will receive a refund of
105 any applicable unearned premium.

106 (d) (1) If portable electronics insurance is included at no additional
107 charge with the lease or purchase of a portable electronic device, the
108 seller shall clearly and conspicuously disclose to the buyer that such
109 insurance is included at no additional charge with the lease or
110 purchase of a portable electronic device.

111 (2) A seller may bill for and collect premium payments for portable
112 electronics insurance policies, provided:

113 (A) Any premium payment that is not included in the cost of the
114 lease or purchase of a portable electronic device is itemized separately
115 on the enrolled buyer's invoice; and

116 (B) The seller remits such premium payment to the insurer issuing
117 such insurance policy not later than sixty days after the seller receives
118 such payment. Such insurer shall not cancel such insurance policy on
119 the basis of nonpayment of premium if an enrolled buyer timely pays
120 such premium to the seller.

121 (3) A seller shall not be required to maintain premium payments
122 collected pursuant to this subsection in a segregated account if such
123 insurer authorizes the seller to commingle such payments. All such
124 premium payments collected shall be held by the seller in a fiduciary
125 capacity for the benefit of such insurer.

126 (4) A seller may receive compensation from such insurer for such
127 billing and collection services, as agreed to by such insurer and such
128 seller.

129 (e) (1) A portable electronics insurance policy shall not be issued,
130 sold or offered for sale unless such insurance policy is issued by an
131 insurer authorized to write such line of business in this state. Such
132 insurance policy may be issued as a group policy to a seller for its
133 enrolled buyers. An insurer authorized to issue a portable electronics
134 insurance policy in this state shall file a copy of the form for such
135 policy in accordance with subsection (c) of section 38a-676 of the
136 general statutes, as amended by this act.

137 (2) An insurer that issues portable electronics insurance policies
138 shall appoint a supervising entity to supervise the administration of
139 such insurer's portable electronics insurance program and shall
140 provide the name and contact information of such supervising entity
141 to the Insurance Commissioner and to any seller that offers or sells
142 such insurance policy to buyers.

143 (3) Such supervising entity shall maintain a registry of seller
144 locations in this state that are licensed to offer or sell such insurer's
145 portable electronics insurance policies in this state. Upon request by
146 the Insurance Commissioner with at least ten days' notice, such
147 supervising entity shall make such registry available during the
148 regular business hours of such supervising entity to said commissioner
149 or said commissioner's designee for inspection and examination.

150 (f) (1) An enrolled buyer may cancel a portable electronics insurance
151 policy at any time. Such cancellation shall be in writing and shall be
152 sent by first class mail or electronic means to (A) the insurer that
153 issued such insurance policy if such enrolled buyer pays the premium
154 to such insurer, or (B) the seller if such seller collects the premium
155 payment for such insurance policy. Not later than three days after a
156 seller receives such cancellation, such seller shall forward such
157 cancellation to such insurer and such insurer shall refund, not later
158 than sixty days after receiving such notice, to the person who paid the
159 premium any applicable unearned premium.

160 (2) (A) An insurer may cancel, terminate or change the terms and
161 conditions of a portable electronics insurance policy only upon
162 providing at least thirty days' written notice, sent by first class mail or
163 electronic means, to sellers offering or selling such insurance policy
164 and to enrolled buyers.

165 (B) If the insurer changes the terms and conditions of such insurance
166 policy, such insurer shall provide such sellers with a revised insurance
167 policy or endorsement and each enrolled buyer with a revised
168 certificate, endorsement, updated brochure or other materials that

169 indicate a change in the terms and conditions of such insurance policy
170 and a summary of the material changes.

171 (C) Notwithstanding subparagraph (A) of this subdivision, an
172 insurer may cancel a portable electronics insurance policy for:

173 (i) Nonpayment of premium with at least ten days' written notice
174 sent by first class mail or electronic means to the enrolled buyer. Such
175 enrolled buyer may continue the coverage and avoid the effect of the
176 cancellation by payment in full at any time prior to the effective date of
177 cancellation. If payment was timely made to the seller pursuant to
178 subsection (d) of this section, such insurer shall not cancel such
179 insurance policy for nonpayment of premium;

180 (ii) Fraud or material misrepresentation by the enrolled buyer in
181 obtaining such insurance policy or in the presentation of a claim
182 thereunder with at least fifteen days' written notice sent by first class
183 mail or electronic means to such enrolled buyer; or

184 (iii) Exhaustion of the aggregate limit of liability, if any, of such
185 insurance policy, upon written notice sent by first class mail or
186 electronic means to the enrolled buyer.

187 (3) A seller may terminate a group portable electronics insurance
188 policy at any time, provided such seller provides at least thirty days'
189 written notice prior to such termination, by first class mail or electronic
190 means, to the insurer issuing such insurance policy and to each
191 enrolled buyer of such termination and the effective date of such
192 termination.

193 (4) (A) Any notices or correspondence sent pursuant to this
194 subsection shall be sent to, as applicable, (i) the enrolled buyer at such
195 enrolled buyer's last-known mailing address or electronic mail address
196 on file with the insurer or the seller, (ii) the insurer at such insurer's
197 mailing address or electronic mail address specified for such purpose,
198 or (iii) the seller at such seller's mailing address or electronic mail
199 address specified for such purpose. For purposes of this subsection,

200 the provision of an enrolled buyer's electronic mail address by such
201 enrolled buyer to the insurer or the seller shall be deemed consent by
202 such enrolled buyer to receive such notices or correspondence by
203 electronic mail.

204 (B) Each insurer or seller that sends a notice or correspondence
205 pursuant to this subsection shall maintain proof that such notice or
206 correspondence was sent for not less than three years after such notice
207 or correspondence was sent.

208 (C) A supervising entity may send a notice or correspondence
209 pursuant to this subsection on behalf of the insurer. Such supervising
210 entity shall maintain proof that such notice or correspondence was sent
211 for not less than three years after such notice or correspondence was
212 sent.

213 (g) The Insurance Commissioner may suspend or revoke a portable
214 electronics insurance license in accordance with section 38a-774 of the
215 general statutes. In lieu of suspending or revoking such license, said
216 commissioner may issue a cease and desist order suspending the
217 privilege of offering or selling portable electronics insurance at specific
218 locations of a seller or by specific employees or authorized
219 representatives of such seller.

220 Sec. 2. Section 38a-792 of the general statutes is repealed and the
221 following is substituted in lieu thereof (*Effective October 1, 2012*):

222 (a) (1) No person may act as an adjuster of casualty claims for any
223 insurance company or firm or corporation engaged in the adjustment
224 of casualty claims unless such person has first secured a license from
225 the commissioner, and has paid the license fee specified in section
226 38a-11, for each two-year period or fraction thereof. Application for
227 such license shall be made as provided in section 38a-769. [The
228 commissioner may waive the requirement for examination in the case
229 of any applicant for a casualty claims adjuster's license who is a
230 nonresident of this state and who holds an equivalent license from any
231 other state.] Any such license issued by the commissioner shall be in

232 force until the thirtieth day of June in each odd-numbered year unless
233 sooner revoked or suspended. The [license] person may, [in] at the
234 discretion of the commissioner, [be renewed] renew the license
235 biennially upon payment of the fee specified in section 38a-11, as
236 amended by this act. [The commissioner may waive the examination
237 required under section 38a-769, in the case of an applicant who at any
238 time within two years next preceding the date of application has been
239 licensed in this state under a license of the same type as the license
240 applied for.]

241 (2) The commissioner may waive the examination required under
242 section 38a-769, in the case of any applicant for a casualty adjuster's
243 license that (A) is a nonresident of this state or has its principal place of
244 business in another state, and holds an equivalent license from any
245 other state, or (B) at any time within two years next preceding the date
246 of application has been licensed in this state under a license of the
247 same type as the license applied for.

248 (b) The commissioner may prescribe reasonable regulations, in
249 accordance with the provisions of chapter 54, governing the licensing
250 of casualty adjusters and the adjustment of casualty claims.

251 (c) Any person who violates any provision of this section shall be
252 fined not more than two thousand dollars or imprisoned not more
253 than one year or both.

254 (d) The provisions of this section shall not apply to any: [member]

255 (1) (A) Individual who, for purposes of claims for portable
256 electronics insurance, as defined in section 1 of this act, only (i) collects
257 claim information from or furnishes claim information to insureds or
258 claimants, and (ii) conducts data entry, including data entry into an
259 automated claims adjudication system, provided such individual is an
260 employee of a casualty adjuster licensed in this state and not more
261 than twenty-five such individuals are under the supervision of such
262 casualty adjuster or an insurance producer licensed in this state.

263 (B) For purposes of this subdivision, "automated claims adjudication
264 system" means a preprogrammed computer system, designed for the
265 collection, data entry, calculation and final resolution of portable
266 electronics insurance claims, that (i) is used only by a supervised
267 individual, a casualty adjuster licensed in this state or an insurance
268 producer licensed in this state, in accordance with subparagraph (A) of
269 this subdivision, (ii) complies with all applicable claims payment
270 requirements under this title, and (iii) if the casualty adjuster using
271 such computer system is a business entity, is certified as complying
272 with the provisions of this subdivision by an individual who is an
273 officer of such business entity and who is licensed in this state as a
274 casualty adjuster;

275 (2) Insurance producer licensed in this state and authorized by an
276 insurance company to adjust claims in this state on behalf of such
277 company; and

278 (3) Member of the bar of this state in good standing who is engaged
279 in the general practice of the law.

280 Sec. 3. Subsection (a) of section 38a-11 of the 2012 supplement to the
281 general statutes is repealed and the following is substituted in lieu
282 thereof (*Effective October 1, 2012*):

283 (a) The commissioner shall demand and receive the following fees:
284 (1) For the annual fee for each license issued to a domestic insurance
285 company, two hundred dollars; (2) for receiving and filing annual
286 reports of domestic insurance companies, fifty dollars; (3) for filing all
287 documents prerequisite to the issuance of a license to an insurance
288 company, two hundred twenty dollars, except that the fee for such
289 filings by any health care center, as defined in section 38a-175, shall be
290 one thousand three hundred fifty dollars; (4) for filing any additional
291 paper required by law, thirty dollars; (5) for each certificate of
292 valuation, organization, reciprocity or compliance, forty dollars; (6) for
293 each certified copy of a license to a company, forty dollars; (7) for each
294 certified copy of a report or certificate of condition of a company to be

295 filed in any other state, forty dollars; (8) for amending a certificate of
296 authority, two hundred dollars; (9) for each license issued to a rating
297 organization, two hundred dollars. In addition, insurance companies
298 shall pay any fees imposed under section 12-211; (10) a filing fee of
299 fifty dollars for each initial application for a license made pursuant to
300 section 38a-769; (11) with respect to insurance agents' appointments:
301 (A) A filing fee of fifty dollars for each request for any agent
302 appointment, except that no filing fee shall be payable for a request for
303 agent appointment by an insurance company domiciled in a state or
304 foreign country which does not require any filing fee for a request for
305 agent appointment for a Connecticut insurance company; (B) a fee of
306 one hundred dollars for each appointment issued to an agent of a
307 domestic insurance company or for each appointment continued; and
308 (C) a fee of eighty dollars for each appointment issued to an agent of
309 any other insurance company or for each appointment continued,
310 except that (i) no fee shall be payable for an appointment issued to an
311 agent of an insurance company domiciled in a state or foreign country
312 which does not require any fee for an appointment issued to an agent
313 of a Connecticut insurance company, and (ii) the fee shall be twenty
314 dollars for each appointment issued or continued to an agent of an
315 insurance company domiciled in a state or foreign country with a
316 premium tax rate below Connecticut's premium tax rate; (12) with
317 respect to insurance producers: (A) An examination fee of fifteen
318 dollars for each examination taken, except when a testing service is
319 used, the testing service shall pay a fee of fifteen dollars to the
320 commissioner for each examination taken by an applicant; (B) a fee of
321 eighty dollars for each license issued; (C) a fee of eighty dollars per
322 year, or any portion thereof, for each license renewed; and (D) a fee of
323 eighty dollars for any license renewed under the transitional process
324 established in section 38a-784; (13) with respect to public adjusters: (A)
325 An examination fee of fifteen dollars for each examination taken,
326 except when a testing service is used, the testing service shall pay a fee
327 of fifteen dollars to the commissioner for each examination taken by an
328 applicant; and (B) a fee of two hundred fifty dollars for each license
329 issued or renewed; (14) with respect to casualty adjusters: (A) An

330 examination fee of twenty dollars for each examination taken, except
331 when a testing service is used, the testing service shall pay a fee of
332 twenty dollars to the commissioner for each examination taken by an
333 applicant; (B) a fee of eighty dollars for each license issued or renewed;
334 and (C) the expense of any examination administered outside the state
335 shall be the responsibility of the entity making the request and such
336 entity shall pay to the commissioner two hundred dollars for such
337 examination and the actual traveling expenses of the examination
338 administrator to administer such examination; (15) with respect to
339 motor vehicle physical damage appraisers: (A) An examination fee of
340 eighty dollars for each examination taken, except when a testing
341 service is used, the testing service shall pay a fee of eighty dollars to
342 the commissioner for each examination taken by an applicant; (B) a fee
343 of eighty dollars for each license issued or renewed; and (C) the
344 expense of any examination administered outside the state shall be the
345 responsibility of the entity making the request and such entity shall
346 pay to the commissioner two hundred dollars for such examination
347 and the actual traveling expenses of the examination administrator to
348 administer such examination; (16) with respect to certified insurance
349 consultants: (A) An examination fee of twenty-six dollars for each
350 examination taken, except when a testing service is used, the testing
351 service shall pay a fee of twenty-six dollars to the commissioner for
352 each examination taken by an applicant; (B) a fee of two hundred fifty
353 dollars for each license issued; and (C) a fee of two hundred fifty
354 dollars for each license renewed; (17) with respect to surplus lines
355 brokers: (A) An examination fee of twenty dollars for each
356 examination taken, except when a testing service is used, the testing
357 service shall pay a fee of twenty dollars to the commissioner for each
358 examination taken by an applicant; and (B) a fee of six hundred
359 twenty-five dollars for each license issued or renewed; (18) with
360 respect to fraternal agents, a fee of eighty dollars for each license
361 issued or renewed; (19) a fee of twenty-six dollars for each license
362 certificate requested, whether or not a license has been issued; (20)
363 with respect to domestic and foreign benefit societies shall pay: (A) For
364 service of process, fifty dollars for each person or insurer to be served;

365 (B) for filing a certified copy of its charter or articles of association,
366 fifteen dollars; (C) for filing the annual report, twenty dollars; and (D)
367 for filing any additional paper required by law, fifteen dollars; (21)
368 with respect to foreign benefit societies: (A) For each certificate of
369 organization or compliance, fifteen dollars; (B) for each certified copy
370 of permit, fifteen dollars; and (C) for each copy of a report or certificate
371 of condition of a society to be filed in any other state, fifteen dollars;
372 (22) with respect to reinsurance intermediaries, a fee of six hundred
373 twenty-five dollars for each license issued or renewed; (23) with
374 respect to life settlement providers: (A) A filing fee of twenty-six
375 dollars for each initial application for a license made pursuant to
376 section 38a-465a; and (B) a fee of forty dollars for each license issued or
377 renewed; (24) with respect to life settlement brokers: (A) A filing fee of
378 twenty-six dollars for each initial application for a license made
379 pursuant to section 38a-465a; and (B) a fee of forty dollars for each
380 license issued or renewed; (25) with respect to preferred provider
381 networks, a fee of two thousand seven hundred fifty dollars for each
382 license issued or renewed; (26) with respect to rental companies, as
383 defined in section 38a-799, a fee of eighty dollars for each permit
384 issued or renewed; (27) with respect to medical discount plan
385 organizations licensed under section 38a-479rr, a fee of six hundred
386 twenty-five dollars for each license issued or renewed; (28) with
387 respect to pharmacy benefits managers, an application fee of one
388 hundred dollars for each registration issued or renewed; (29) with
389 respect to captive insurance companies, as defined in section 38a-91aa,
390 a fee of three hundred seventy-five dollars for each license issued or
391 renewed; (30) with respect to each duplicate license issued a fee of fifty
392 dollars for each license issued; (31) with respect to surety bail bond
393 agents, as defined in section 38a-660, (A) a filing fee of one hundred
394 fifty dollars for each initial application for a license, and (B) a fee of one
395 hundred dollars for each license issued or renewed; [and] (32) with
396 respect to third-party administrators, as defined in section 38a-720, (A)
397 a fee of five hundred dollars for each license issued, (B) a fee of three
398 hundred fifty dollars for each license renewed, and (C) a fee of one
399 hundred dollars for each annual report filed pursuant to section 38a-

400 720l; (33) with respect to portable electronics insurance licenses under
401 section 1 of this act, (A) a filing fee of one hundred dollars for each
402 initial application for a license, (B) a fee of five hundred dollars for
403 each license issued, and (C) a fee of four hundred fifty dollars for each
404 license renewed.

405 Sec. 4. Subdivision (17) of section 38a-816 of the general statutes is
406 repealed and the following is substituted in lieu thereof (*Effective*
407 *October 1, 2012*):

408 (17) (A) Any violation of section 42-260 [.] by an extended warranty
409 provider subject to the provisions of said section, including, but not
410 limited to: [(A)] (i) Failure to include all statements required in
411 subsections (c) and (f) of section 42-260 in an issued extended
412 warranty; [(B)] (ii) offering an extended warranty without being [(i)] (I)
413 insured under an adequate extended warranty reimbursement
414 insurance policy, or [(ii)] (II) able to demonstrate that reserves for
415 claims contained in the provider's financial statements are not in excess
416 of one-half the provider's audited net worth; [(C)] (iii) failure to submit
417 a copy of an issued extended warranty form or a copy of such
418 provider's extended warranty reimbursement policy form to the
419 Insurance Commissioner.

420 (B) Any violation of section 1 of this act by an insurer issuing
421 portable electronics insurance, as defined in said section 1, or a seller
422 offering or selling such insurance pursuant to said section 1.

423 Sec. 5. Subdivision (1) of subsection (a) of section 42-260 of the
424 general statutes is repealed and the following is substituted in lieu
425 thereof (*Effective October 1, 2012*):

426 (1) "Extended warranty" means a contract or agreement to either
427 perform or provide indemnification for the repair, replacement or
428 maintenance of a product because of operational or structural failure of
429 such product due to a defect in materials, skill or workmanship or
430 normal wear and tear given for consideration over and above the lease
431 or purchase price of a product. "Extended warranty" does not include

432 portable electronics insurance, as defined in section 1 of this act.

433 Sec. 6. Subsection (c) of section 38a-676 of the general statutes is
 434 repealed and the following is substituted in lieu thereof (*Effective*
 435 *October 1, 2012*):

436 (c) The form of any insurance policy or contract (1) the rates for
 437 which are subject to the provisions of sections 38a-663 to 38a-696,
 438 inclusive, other than fidelity, surety or guaranty bonds, or (2) subject to
 439 section 1 of this act, and the form of any endorsement modifying such
 440 insurance policy or contract under subdivision (1) or (2) of this
 441 subsection, shall be filed with the Insurance Commissioner prior to its
 442 issuance. The commissioner shall adopt regulations, in accordance
 443 with the provisions of chapter 54, establishing a procedure for review
 444 of such policy or contract. If at any time the commissioner finds that
 445 any such policy, contract or endorsement is not in accordance with
 446 such provisions or any other provision of law, the commissioner shall
 447 issue an order disapproving the issuance of such form and stating the
 448 reasons for disapproval. The provisions of section 38a-19 shall apply to
 449 any such order issued by the commissioner."

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2012</i>	New section
Sec. 2	<i>October 1, 2012</i>	38a-792
Sec. 3	<i>October 1, 2012</i>	38a-11(a)
Sec. 4	<i>October 1, 2012</i>	38a-816(17)
Sec. 5	<i>October 1, 2012</i>	42-260(a)(1)
Sec. 6	<i>October 1, 2012</i>	38a-676(c)